

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Gregory S. Bulsak
aka Greg Bulsak
Regina S. Bulsak
aka Gina Bulsak
Debtor(s)

Bankruptcy Case No.: 12-24255-GLT
Related to Docket No. 124
Chapter: 13
Docket No.: 125 – 124
Concil. Conf.: June 22, 2017 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **May 5, 2017**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **May 22, 2017**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **June 22, 2017 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: March 21, 2017

cm: All Creditors and Parties In Interest

Gregory L. Tadonno
Gregory L. Tadonno, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

In re:
Gregory S. Bulsak
Regina S. Bulsak
Debtors

Case No. 12-24255-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
Form ID: 213

Page 1 of 2
Total Noticed: 42

Date Rcvd: Mar 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2017.

db/jdb +Gregory S. Bulsak, Regina S. Bulsak, 1819 Renee Drive, South Park, PA 15129-9359
aty +The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843
cr +BANK OF AMERICA, N.A., 2380 Performance Dr, Richardson 75082-4333
13471046 +AAS Debt Recovery, P.O. Box 129, Monroeville, PA 15146-0129
13471048 BAC Home Loans Servicing, LP, 450 American Street, Simi Valley, CA 93065-6285
13510585 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
13715659 Bank of America, NA, Attn: Retail Payment Services, PO Box 660933, Dallas, TX 75266-0933
13892931 +Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
13471050 +CitiMortgage, PO Box 6243, Sioux Falls, SD 57117-6243
13706204 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971
13471051 +Columbia House DVD Club, PO Box 916400, Rantoul, IL 61866-6400
13471053 CrediTech, P.O. Box 99, Bangor, PA 18013-0099
13471221 +Exeter Finance Corporation, P.O. Box 167399, Irving, TX 75016-7399
13471059 +Northern Resolution Group, PO Box 566, Buffalo, NY 14226-0566
13466617 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
13471061 Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760
13454772 +Peoples Natural Gas Co LLC, 375 North Shore Dr Ste 600, Pittsburgh PA 15212-5866
13539628 +U.S. Department of HUD, c/o Novad Management Consulting, Shepherd's Mall, 2401 N.W. 23rd Street, Suite 1A, Oklahoma City, OK 73107-2423
13471063 +Verizon, PO Box 15025, Albany, NY 12212-5025

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 22 2017 03:13:28
Exeter Finance Corp. Department, c/o Ascension Capital Group, P.O. Box 201347, Arlington, Tx 76006-1347
13471047 +E-mail/Text: EBNProcessing@afni.com Mar 22 2017 03:15:35 AFNI, P.O. Box 3097, Bloomington, IL 61702-3097
13517380 +E-mail/Text: EBNProcessing@afni.com Mar 22 2017 03:15:35 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667
13471066 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 22 2017 03:13:45 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13502402 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Mar 22 2017 03:15:19 Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
13471049 +E-mail/Text: bankruptcy@cavps.com Mar 22 2017 03:15:46 Cavalry Portfolio Services, 500 Summit Lake Drive Ste 4A, Valhalla, NY 10595-2323
13456189 +E-mail/Text: bankruptcy@cavps.com Mar 22 2017 03:15:47 Cavalry Portfolio Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
13471052 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Mar 22 2017 03:15:49 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13990170 E-mail/Text: mrdiscen@discover.com Mar 22 2017 03:14:38 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13463219 E-mail/Text: mrdiscen@discover.com Mar 22 2017 03:14:38 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13471054 E-mail/Text: mrdiscen@discover.com Mar 22 2017 03:14:38 Discover Fin Svcs LLC, P.O. Box 15316, Wilmington, DE 19850-5316
13471055 E-mail/Text: bknotice@erccollections.com Mar 22 2017 03:15:32 Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
13471056 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Mar 22 2017 03:13:28 Exeter Finance, 222 Las Colinas Blvd W, Ste 1800, Irving, TX 75039-5438
13508285 E-mail/Text: bknotice@crgofusa.com Mar 22 2017 03:15:51 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203, DALLAS, TX 75312-3203
13490150 E-mail/Text: JCAP_BNC_Notices@jcapi.com Mar 22 2017 03:15:44 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
13471057 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 22 2017 03:04:00 LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497
13533974 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 22 2017 03:04:13 LVNV Funding, LLC its successors and assigns as, assignee of NCO Portfolio Management, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13471058 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 22 2017 03:15:22 Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
13476314 E-mail/Text: ebn@vativrecovery.com Mar 22 2017 03:14:51 Palisades Acquisition IX, LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L, PO Box 40728, Houston TX 77240-0728
13506526 E-mail/Text: ebn@vativrecovery.com Mar 22 2017 03:14:51 Palisades Collections, LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collections, LLC, PO Box 40728, Houston TX 77240-0728
13471060 +E-mail/Text: csc.bankruptcy@amwater.com Mar 22 2017 03:16:10 Pennsylvania American Water, P.O. Box 578, Alton IL 62002-0578
13471062 +E-mail/Text: bknotices@totalcardinc.com Mar 22 2017 03:15:25 Plains Commerce Bank, POB 89937, Sioux Falls, SD 57109-6937

District/off: 0315-2

User: jhel
Form ID: 213

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Total Noticed: 42

Date Rcvd: Mar 21, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13471064 +E-mail/Text: bankruptcy@firstenergycorp.com Mar 22 2017 03:15:31 West Penn Power,
1310 Fairmont Ave, Fairmont WV 26554-3526

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO B
cr* +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
13490151* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)

aty ##+The Debt Doctors, LLC, 310 Grant Street, Suite 1701, Pittsburgh, PA 15219-2239
TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on March 21, 2017 at the address(es) listed below:

Allison F. Wells on behalf of Creditor BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC
HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP pawb@fedphe.com,
fedphe@hotmail.com;amber.zinski@phelanhallinan.com

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com

Matthew M. Herron on behalf of Debtor Gregory S. Bulsak mmh@thedebtdoctors.com,
hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron on behalf of Attorney The Debt Doctors at Quatrini Rafferty
mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron on behalf of Attorney The Debt Doctors, LLC mmh@thedebtdoctors.com,
hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron on behalf of Joint Debtor Regina S. Bulsak mmh@thedebtdoctors.com,
hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trustee.dpa.com

Stephen J. Hanak on behalf of Joint Debtor Regina S. Bulsak sjh@thedebtdoctors.com,
hgs@thedebtdoctors.com;sls@legalhelpers.com;ssmith@maceybankruptcylaw.com

Stephen J. Hanak on behalf of Debtor Gregory S. Bulsak sjh@thedebtdoctors.com,
hgs@thedebtdoctors.com;sls@legalhelpers.com;ssmith@maceybankruptcylaw.com

TOTAL: 10